

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph S Petros  
Debtor

Case No. 19-01889-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Sep 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2019.

db  
5193438 +Joseph S Petros, 117 Hortop Road, Shickshinny, PA 18655-3210  
5193439 +Andy Gromel, 1930 N Market Street, Berwick PA 18603-1323  
+Blatt Hasenmiller Leibsker & Moore, 1835 Market Street Suite 501,  
Philadelphia PA 19103-2933  
5193443 +Ditech Financial LLC, PO Box 15009, Tempe, AZ 85284-0109  
5193445 +Frederic L Weinberg & Associates, 375 East Elm Street STE 210, Conshocken, PA 19428-1973  
5193447 +Home Depot Credit Services, DEPT. 32 - 2132256094, PO Box 9001030,  
Louisville KY 40290-1030  
5193449 +KML Law Group, Suite 5000 BNY Independence Center, 701 Market Street,  
Philadelphia PA 19106-1538  
5193450 +Lauren Gromel, 1930 N Market Street, Berwick PA 18603-1323  
5193451 Linebarger Goggan Blair & Sampson LLP, PO Box 90128, Harrisburg PA 17109-0128  
5193453 +Lutz & Perry, 916 W. Front Street, Berwick PA 18603-4610, Attn: Travis C. Perry  
5193455 +Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904  
5193456 Pennsylvania Department of Revenue, 2 Revenue Place, Harrisburg PA 17129-0002  
5193457 +RAS LAVRAR Law Offices, 425 Commerce Drive, Suite 150, Fort Washington PA 19034-2727  
5193458 +Triangle Building Centers, 472 California Road, Quakertown PA 18951-2463  
5193459 +Wells Fargo Dealer Services, PO Box 10709, Raleigh NC 27605-0709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: PRA.COM Sep 05 2019 23:18:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5193440 +EDI: CITICORP.COM Sep 05 2019 23:18:00 Citi Bank, PO Box 6241,  
Sioux Falls SD 57117-6241  
5193441 EDI: CRFRSTNA.COM Sep 05 2019 23:18:00 Credit First National Assoc., P.O. Box 81315,  
Cleveland OH 44181-0315  
5193442 +EDI: DISCOVER.COM Sep 05 2019 23:18:00 Discover Financial Servies LLC, PO Box 15316,  
Wilmington DE 19850-5316  
5193444 +EDI: FORD.COM Sep 05 2019 23:18:00 Ford Motor Credit Co., P.O.Box 542000,  
Omaha NE 68154-8000  
5193446 +EDI: RMSC.COM Sep 05 2019 23:18:00 GE Money Bank, 4125 Windward Plaza Drive,  
Alpharetta GA 30005-8738  
5193448 EDI: IRS.COM Sep 05 2019 23:18:00 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadlphia PA 19101-7346  
5193452 EDI: RMSC.COM Sep 05 2019 23:18:00 Lowes Business Acct/SYNCB, PO Box 530970,  
Atlanta, GA 30353-0970  
5193454 E-mail/Text: camanagement@mtb.com Sep 05 2019 19:21:13 M&T Bank, PO Box 900,  
Millsboro DE 19966  
5193827 +EDI: RMSC.COM Sep 05 2019 23:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 07, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
John Fisher on behalf of Debtor 1 Joseph S Petros johnvfisher@yahoo.com,  
fisherlawoffice@yahoo.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, PA41@ecfcbis.com:psheildon@sheilslaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Joseph S Petros**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4588**

EIN --\_-----

Social Security number or ITIN -----

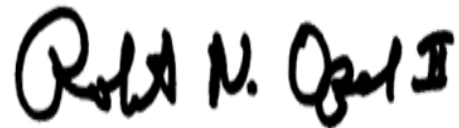
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:19-bk-01889-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph S Petros  
aka Joseph Petros, dba Joseph Petros  
Construction, dba Joe Petros Handyman  
Services

9/5/19**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**